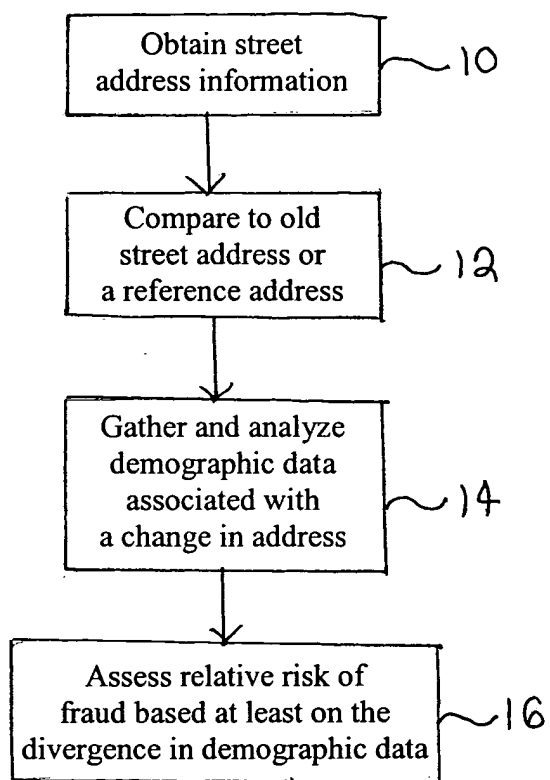


Fig. 1



from client
New Account Process – “*flow new appl*”
Batch/Online

Fig. 2

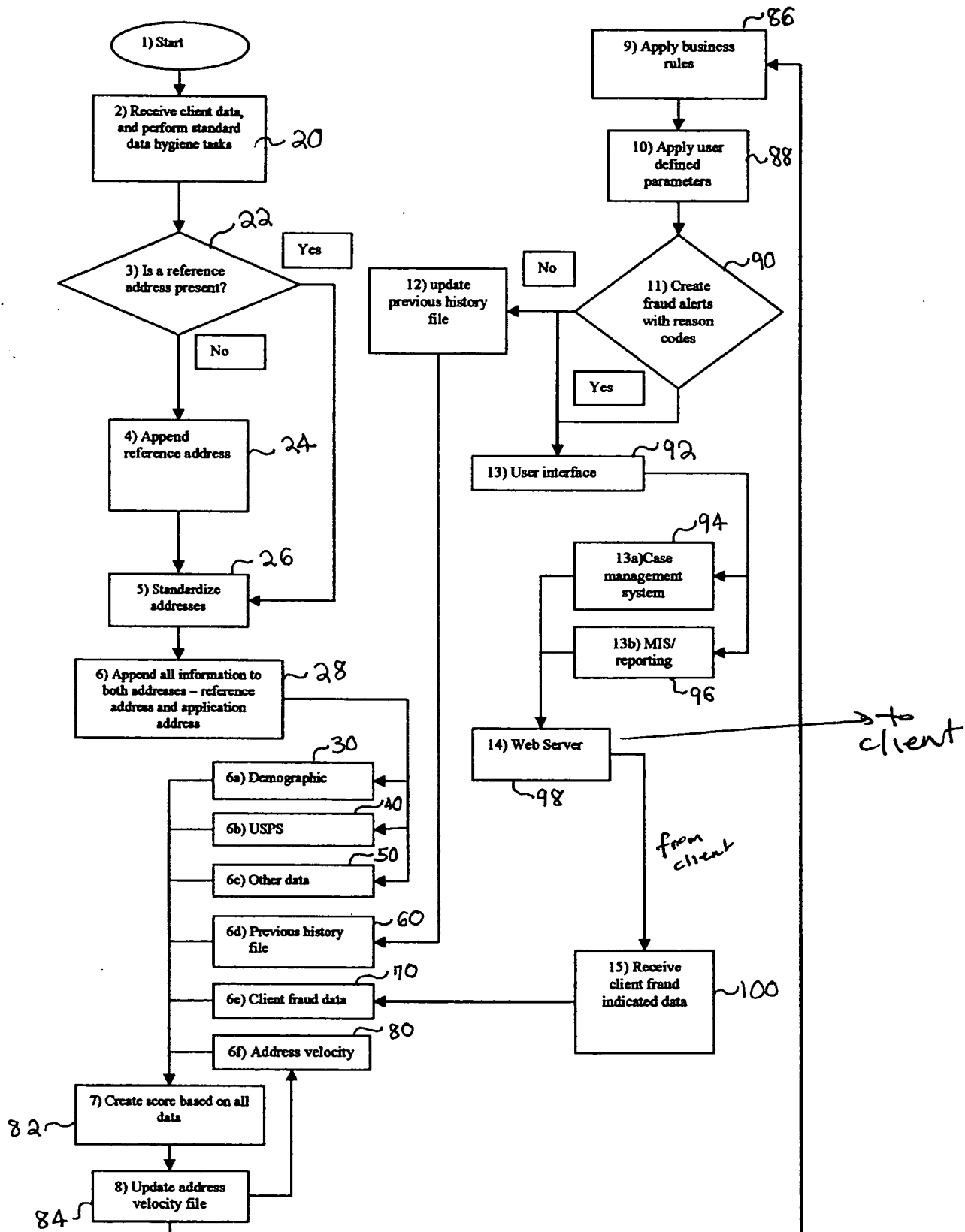
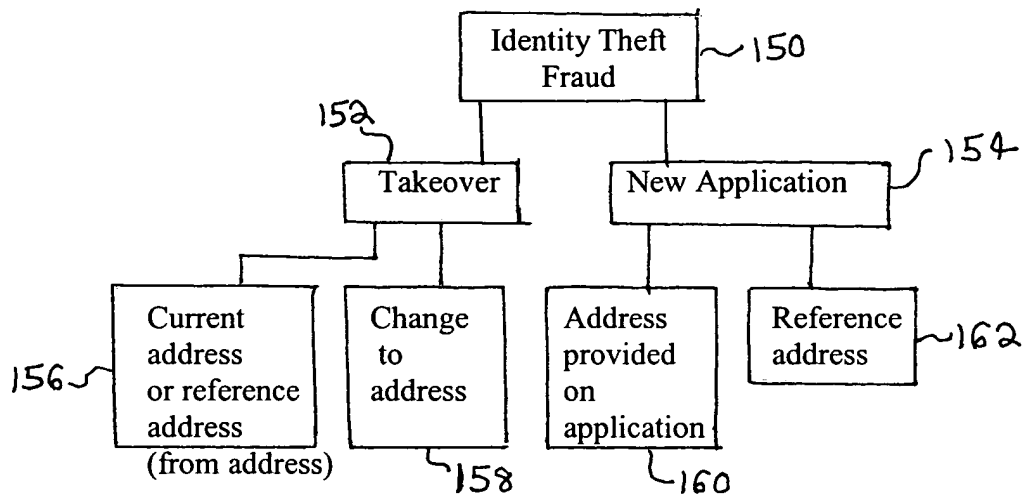


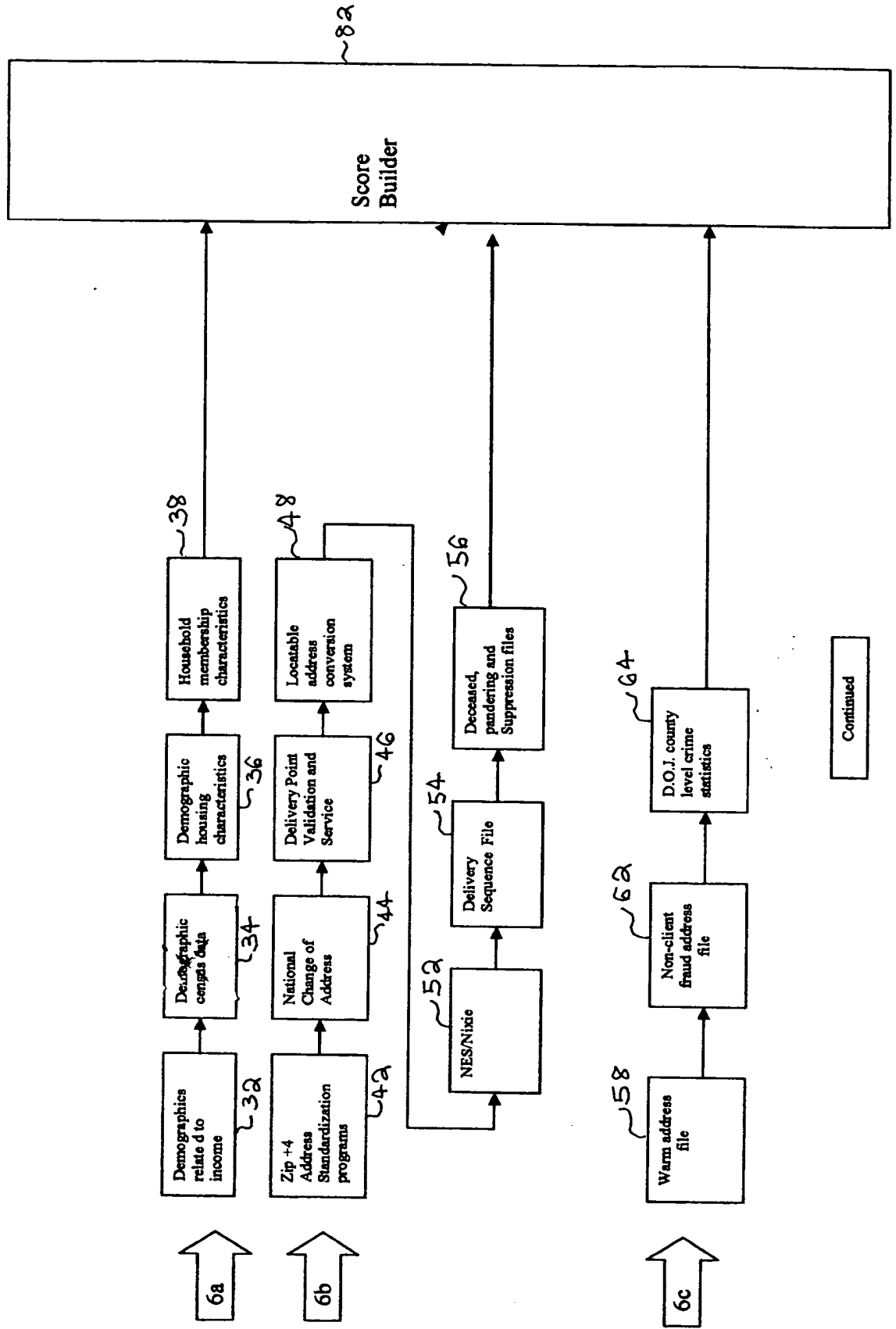
Fig. 3



New Account Application and Client Hosted Process

Charts 6a, 6b, 6c, 6d, 6e, 6f "NA self host abc append"

Data Appender



Continued

New Account Application and Client Hosted Process

Charts 6d, 6e, 6f "NA self host def append"

Data Appender

continued

Fig. 5

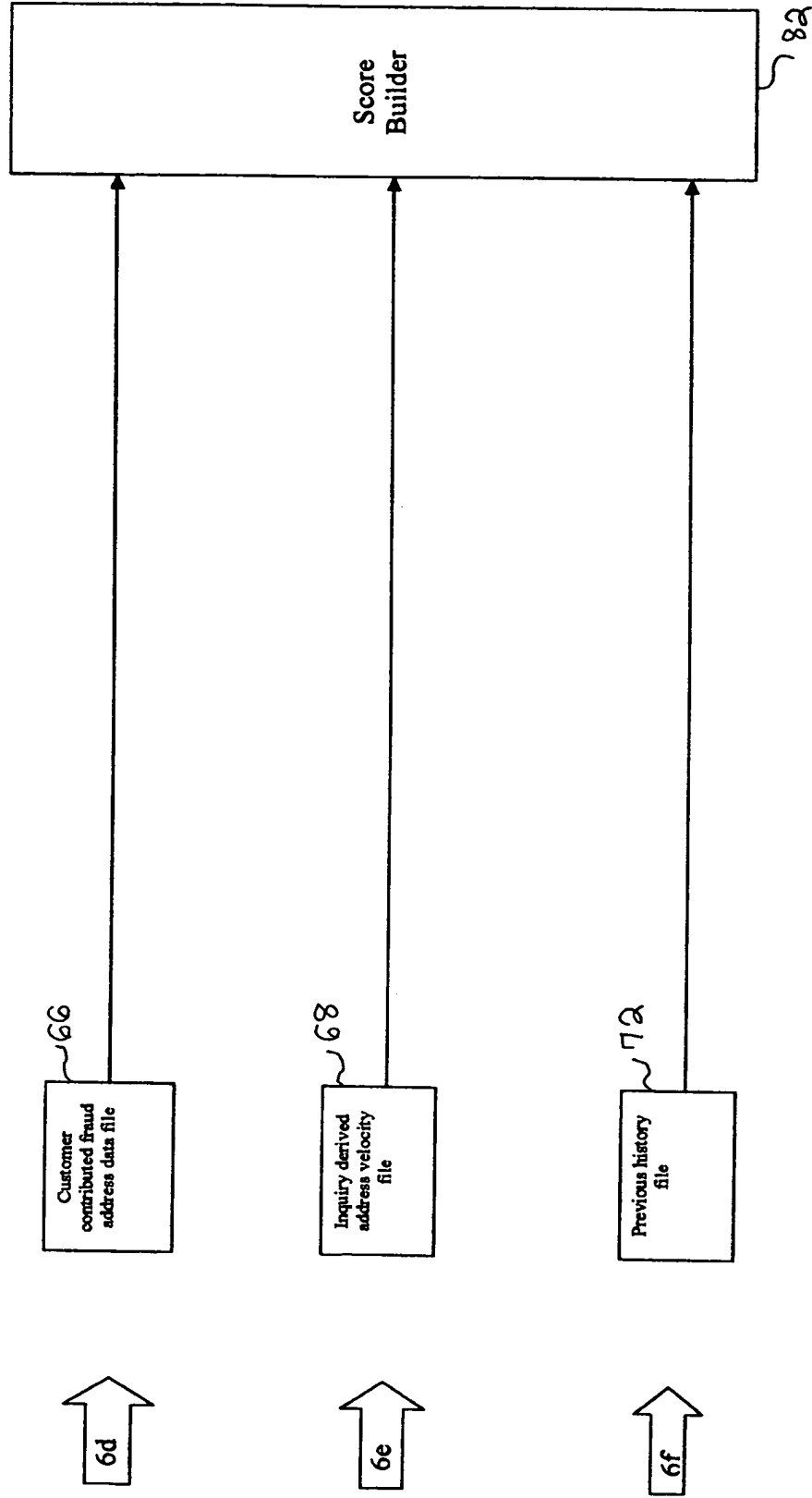


Fig. 6

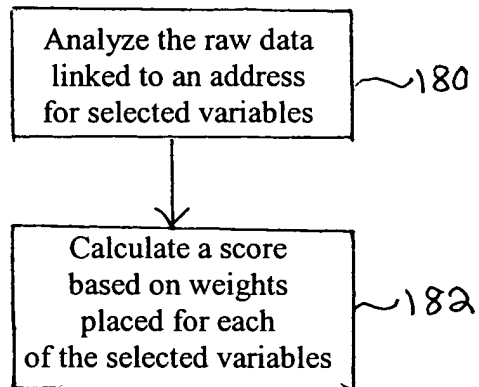
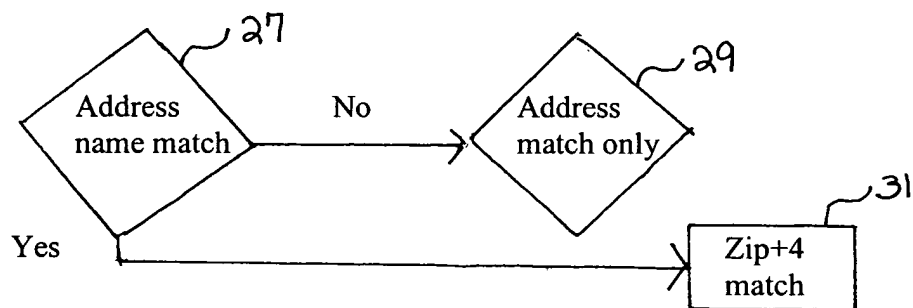


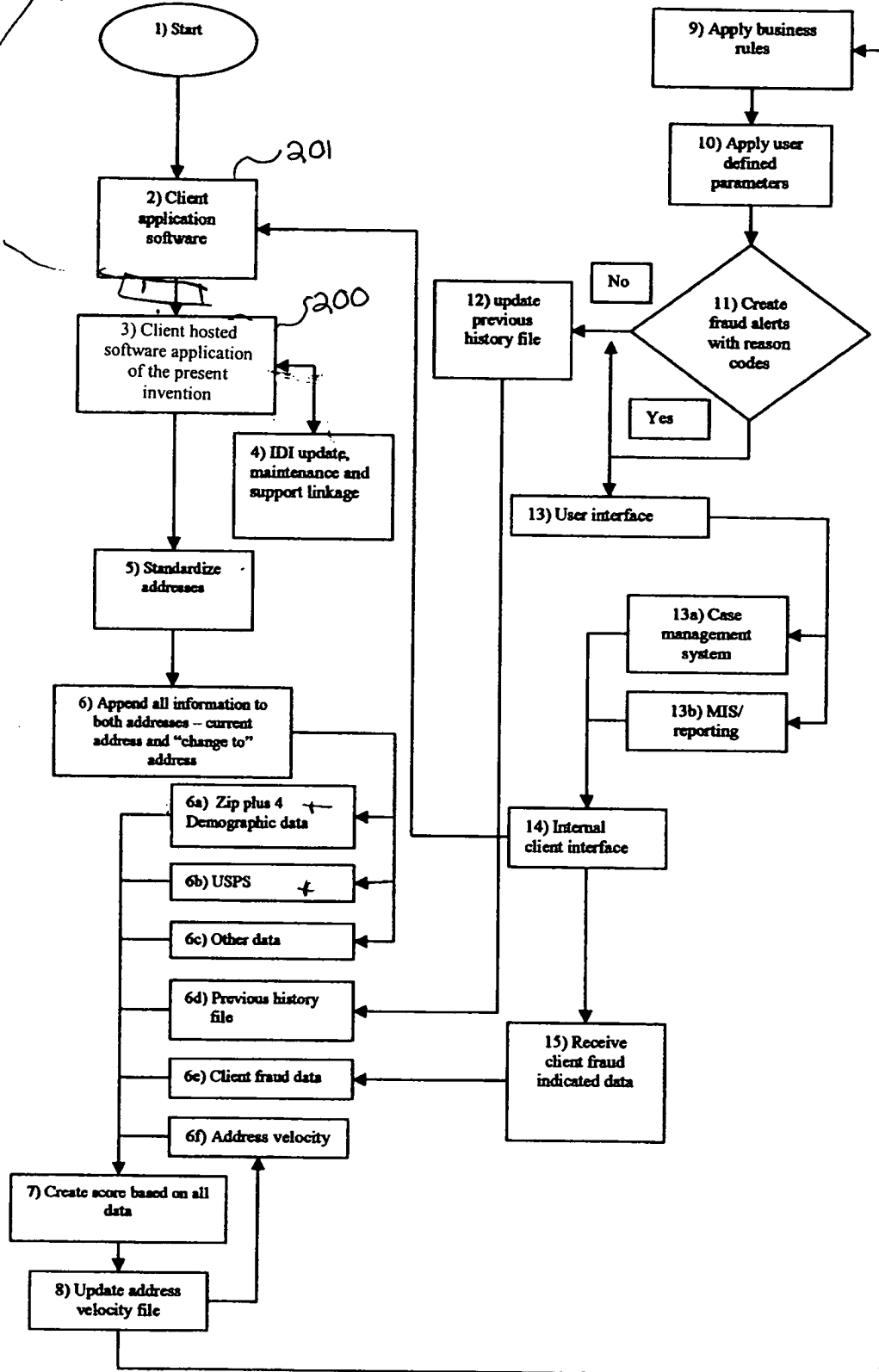
Fig. 7



Takeover or New Account Process Client Hosted Batch/Online

Fig. 8

*Client has to provide
ref. addr.*

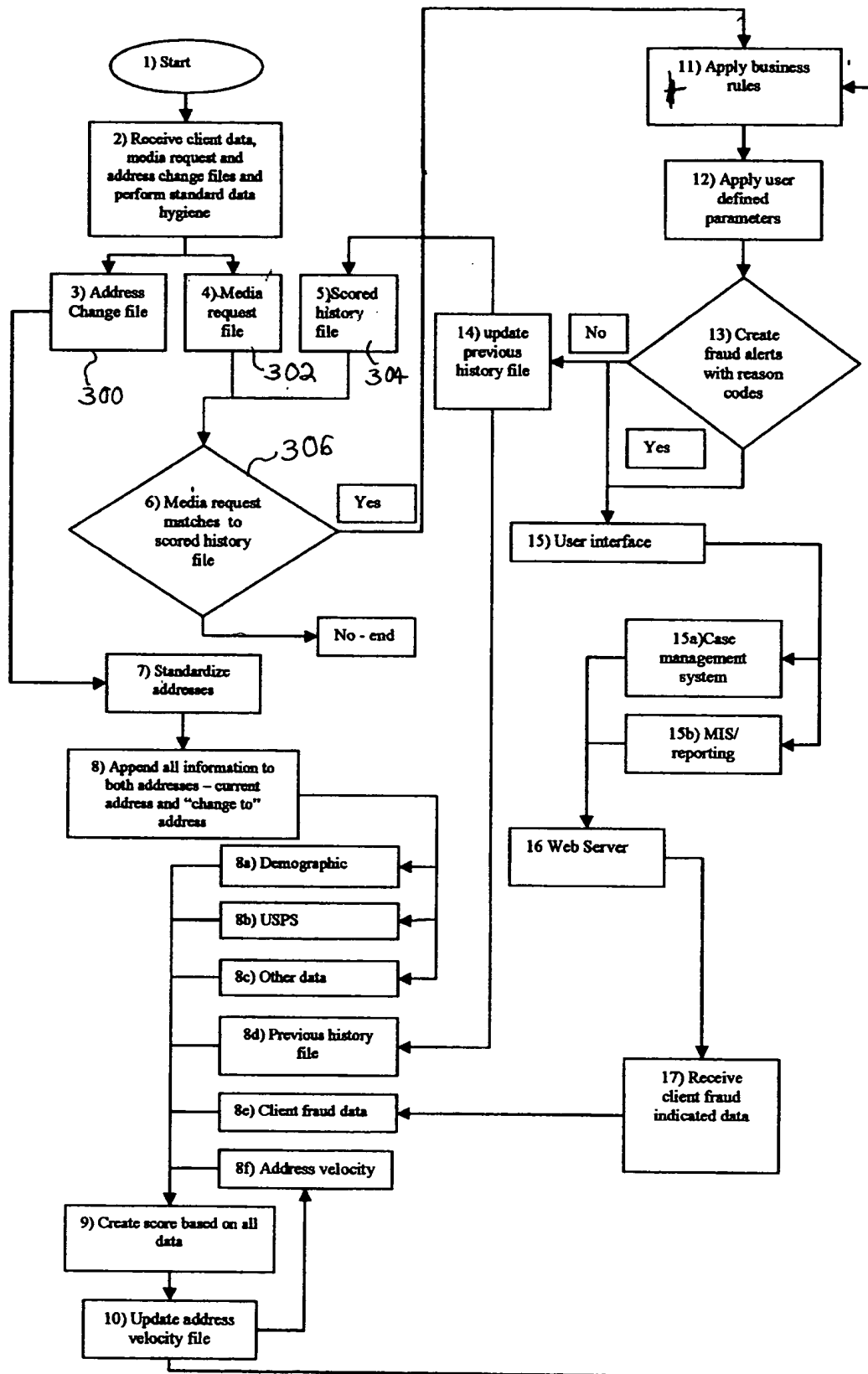


Account Takeover

Score all address changes and match to subsequent media requests

Batch/Online

Fig. 9

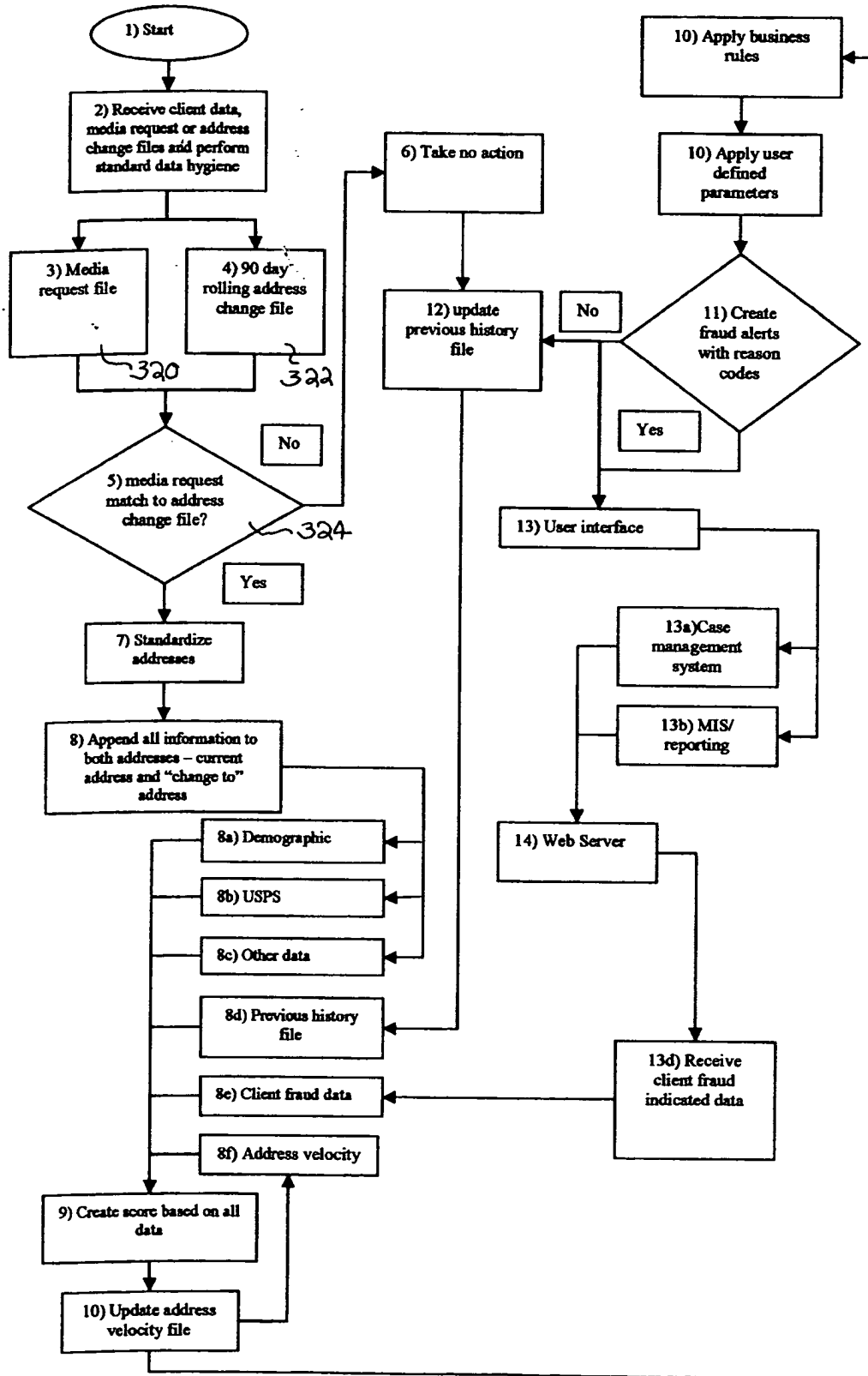


Account Takeover

Scores address changes only when matched to media requests

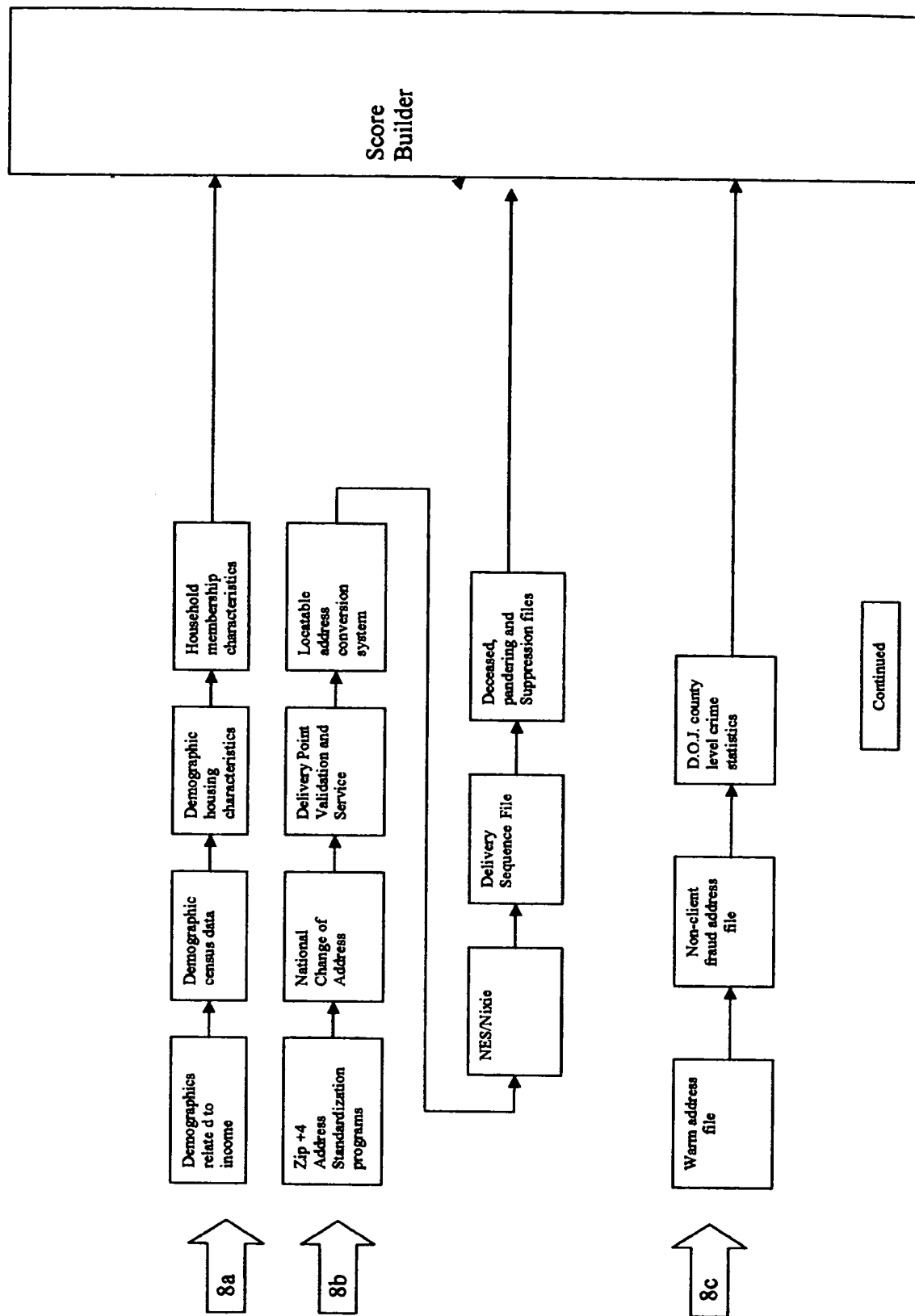
Batch/Online

Fig. 10



Account Takeover – Score All , Score Media only
 Charts 6a, 6b, 6c, 6d, 6e, 6f “TO score all abc”
 Data Appender

Fig. 11



Continued

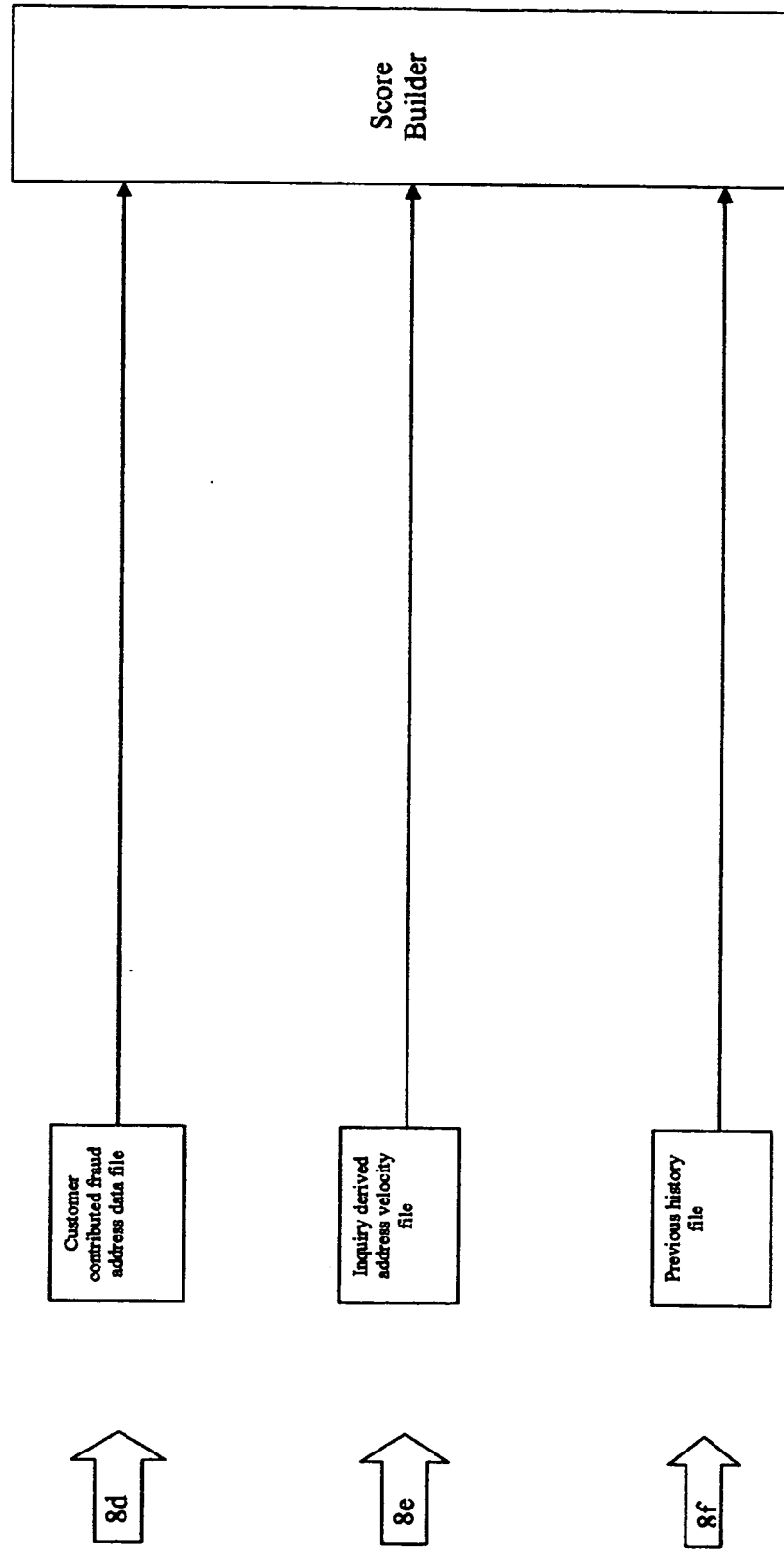
Account Takeover – Score All, Score Media Only

Charts 8d, 86e, 8f “TO score all def”

Data Appender

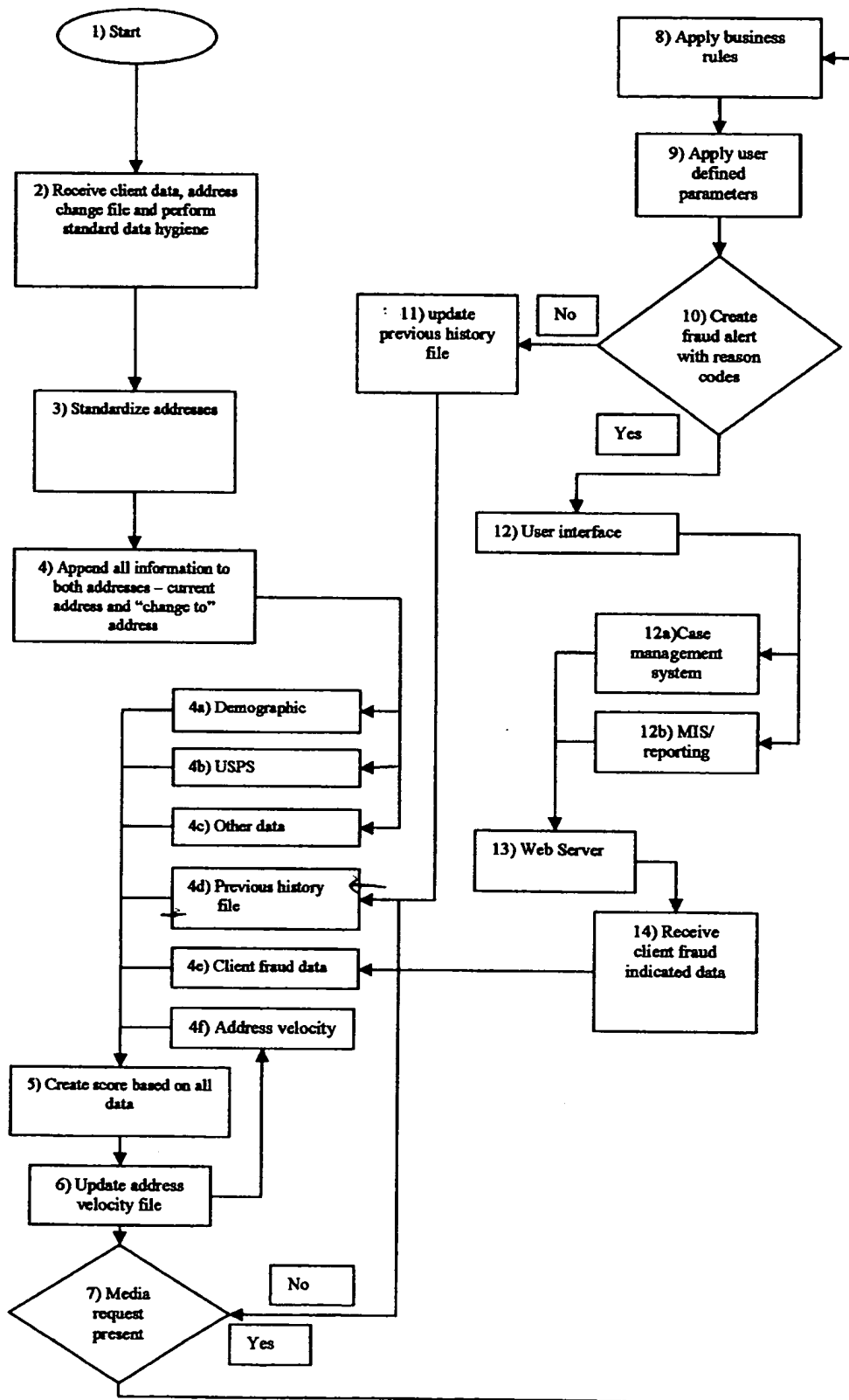
continued

Fig. 12



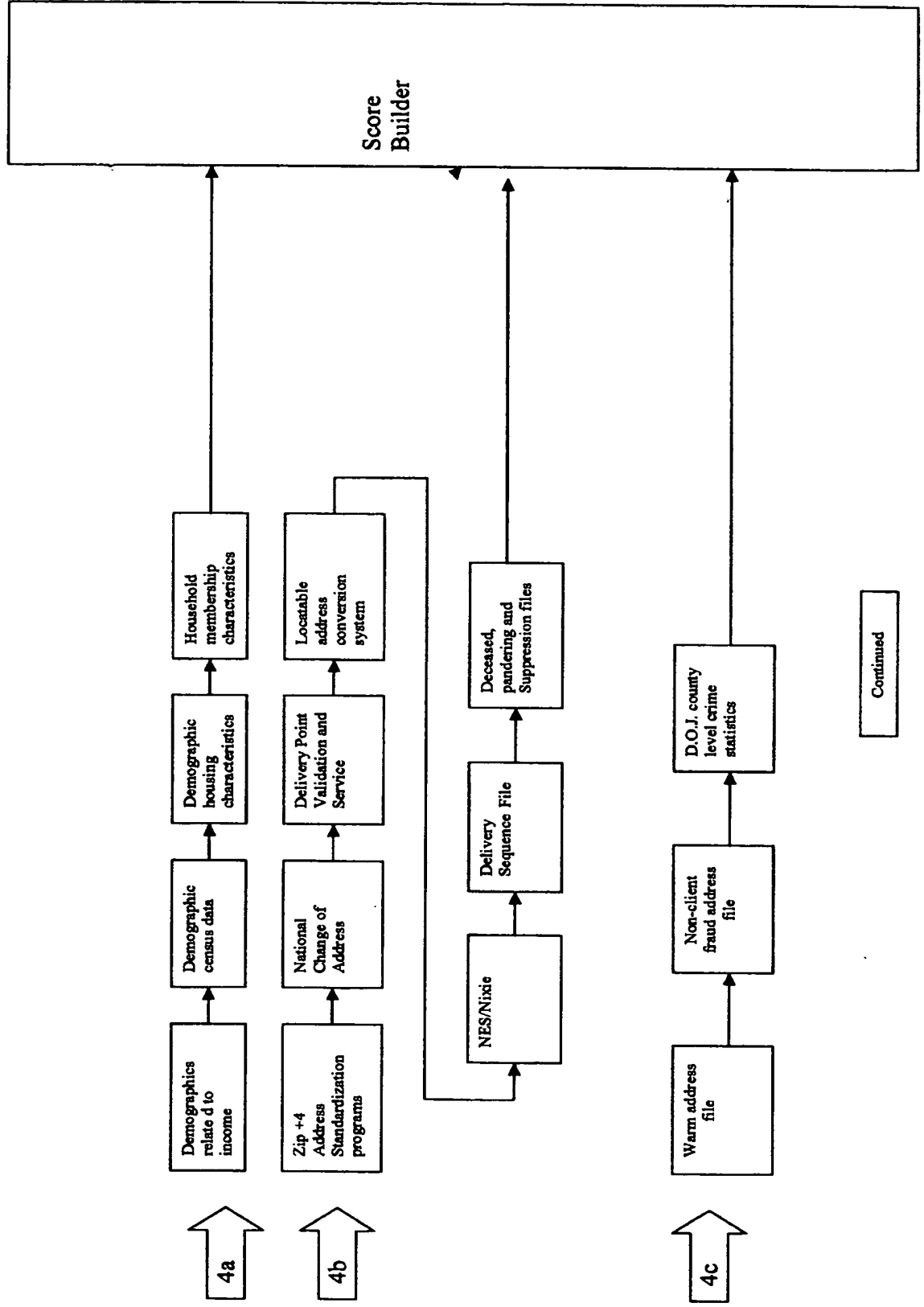
Account Takeover – “Takeover flow2”
Score all Address Changes
Batch/Online

Fig. 13



Account Takeover – Score All Address Changes
 Charts 6a, 6b, 6c, 6d, 6e, 6f “TO score all add changes abc”
 Data Appender

Fig. 14



Continued

Account Takeover – Score All Address Changes

Charts 8d, 86e, 8f “TO score all add changes def”

Data Appender
continued

Fig. 15

